

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Karl L. Beckett  
 Linda J. Beckett  
 Debtors

Case No. 13-16457-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 16

Date Rcvd: Oct 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2018.

db/jdb	+Karl L. Beckett, Linda J. Beckett, 1389 Reading Road, Denver, PA 17517-9724
13141951	+Harley-Davidson Credit Corp., 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
13107045	+IRS, 1720 Hempstead Road, PO Box 10128, Lancaster, PA 17605-0128
13327319	+Joseph T. Bambrick, JR., Esqurie, 529 Reading Avenue, Suite K, West Reading, PA 19611-1073

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Oct 25 2018 02:34:53 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2018 02:34:23 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 25 2018 02:34:41 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13167774	+E-mail/Text: bncmail@w-legal.com Oct 25 2018 02:34:34 ANTIO, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13108970	EDI: AIS.COM Oct 25 2018 06:28:00 American InfoSource LP as agent for, Health Management Associates, as assignee of Lancaster Regional Medica, PO Box 248838, Oklahoma City, OK 73124-8838
13120123	EDI: DISCOVER.COM Oct 25 2018 06:28:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13134393	+E-mail/Text: bankruptcy.bnc@ditech.com Oct 25 2018 02:34:02 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
13172610	EDI: JEFFERSONCAP.COM Oct 25 2018 06:28:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
13158735	+E-mail/Text: BKRMailOps@weltman.com Oct 25 2018 02:34:31 MB Financial Bank, c/o Weltman, Weinberg & Reis, 325 Chestnut Street, Ste. 501, Philadelphia, PA 19106-2605
13210632	EDI: PRA.COM Oct 25 2018 06:28:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13107048	E-mail/Text: bankruptcynotices@psecu.com Oct 25 2018 02:34:58 PSECU, PO Box 67013, Harrisburg, PA 17106-7013
13164289	EDI: Q3G.COM Oct 25 2018 06:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13312165*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541)		
13795587*	Quantum3 Group LLC as agent for,	MOMA Funding LLC,	PO Box 788, Kirkland, WA 98083-0788
13962802*	Quantum3 Group LLC as agent for,	MOMA Funding LLC,	PO Box 788, Kirkland, WA 98083-0788
13207178	##+Susquehanna Bank, PO Box 639, Maugansville, MD 21767-0639		

TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: John  
Form ID: 3180W

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Total Noticed: 16

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2018 at the address(es) listed below:

CELINE P. DERKRIKORIAN on behalf of Creditor Beneficial Consumer Discount Co.  
ecfmail@mwc-law.com  
DANIELLE BOYLE-EBERSOLE on behalf of Creditor Loan Acquisition Trust 2017-RPL1  
debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
DANIELLE BOYLE-EBERSOLE on behalf of Creditor MTGLQ Investors, LP debersole@hoflawgroup.com,  
bbleming@hoflawgroup.com  
DOUGLAS M LEAVITT on behalf of Creditor Diamond Resorts U.S. Collection Development, LLC  
leavitt@ds-l.com, filing@ds-l.com  
JOSEPH T. BAMBRICK, JR. on behalf of Debtor Karl L. Beckett NO1JTB@juno.com  
JOSEPH T. BAMBRICK, JR. on behalf of Joint Debtor Linda J. Beckett NO1JTB@juno.com  
PETER J. ASHCROFT on behalf of Creditor GREEN TREE SERVICING LLC, AS AUTHORIZED SERVICER FOR  
IRWIN HOME EQUITY LOAN TRUST 2006-1, AS OWNER AND HOLDER OF ACCOUNT/CONTRACT ORIGINATED BY  
CORINTHIAN MORTGAGE CORPORATION pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com/acarr@bernsteinlaw.com  
REBECCA ANN SOLARZ on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC.  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 11

Information to identify the case:			
Debtor 1	<b>Karl L. Beckett</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Linda J. Beckett</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>13-16457-elf</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Karl L. Beckett

Linda J. Beckett

10/24/18

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**